

ACA MARKETPLACE / PLAN YEAR 2027

PY2027 ACA Agent Readiness Pack

English edition / new-agent and returning-agent routes

WHAT THIS WORKBOOK DOES

Use this pack to verify the state license and NPN, choose the correct federal or state exchange, preserve the right account, complete the annual official process when available, and confirm issuer or organization access before assisting consumers.

Privacy rule

Do not record passwords, recovery codes, identity-proofing answers, Social Security numbers, consumer names, application data, health information, or other personally identifiable information here. Use only official, approved systems for credentials and consumer records.

VERSION	SOURCE REVIEW	FORMAT
1.0	August 14, 2026	Printable PDF / blank planning aid

[Open the English new-agent guide](#)

Education and planning only. This workbook does not provide legal, tax, compliance, licensing, employment, or financial advice and does not guarantee a license, appointment, job, enrollment, or income. Verify every step with the responsible official source and organization.

CURRENT STATUS AND ROUTE DECISION

Do not invent a PY2027 training opening date

As of the August 14, 2026 source review, CMS says PY2026 Marketplace registration and training is closed while the Marketplace Learning Management System is prepared for PY2027. CMS announces English and Spanish PY2027 training but does not publish an opening date on the current registration page.

Use the live CMS page

Treat the CMS registration page and the official portal as controlling. An old PDF, third-party calendar, or consumer open-enrollment date does not establish when agent training opens.

Step 1: verify the state foundation

- ☐ **Resident authority.** The official producer record shows an active health-related line of authority accepted for Marketplace validation.
- ☐ **NPN and name.** The individual National Producer Number and legal name match the producer record.
- ☐ **Nonresident authority.** Each planned state is checked for authority required by the actual solicitation, sale, enrollment, or service activity.
- ☐ **Separate access.** Appointments, issuer contracts, agency relationships, web-broker permissions, and product access are tracked separately from the state license.

Step 2: choose the annual training route

PRIOR STATUS	PY2027 ROUTE	MY CHECK
New to the Marketplace	Full PY2027 Individual Marketplace training once available	☐ New-agent route
Did not complete PY2026	Full PY2027 Individual Marketplace training once available	☐ New-agent route; keep any existing CMS account
Completed PY2026 Individual Marketplace registration and training	Shorter returning-agent training plus optional review modules	☐ Returning route
State-exchange certification	The exchange's own current new or renewal process	☐ State route verified

Official evidence used for my route decision: _____

NEW-AGENT ROUTE

Full federal path for first-time or non-PY2026-complete agents

Use this page for a HealthCare.gov state. A state-based exchange may replace or add to these steps.

- [] **License and NPN.** Verify the active health-related authority, correct NPN, and name before trying to validate a profile.
- [] **Existing account check.** Create a CMS Enterprise Portal account only if one does not already exist. Use official recovery instead of creating a duplicate.
- [] **FFM Agent Broker role.** Request the assigned agent or broker role and complete identity proofing through the official portal.
- [] **Full PY2027 curriculum.** When CMS opens PY2027, update the MLMS profile, enroll in the assigned Individual Marketplace curriculum, and complete every required item.
- [] **Annual agreements.** Read and accept every assigned privacy, security, and Marketplace agreement. Training completion alone is not the whole process.
- [] **Completion verification.** Retain official evidence and check the current Registration Completion List for the NPN.

NHP boundary

NHP University can offer supplemental education. It cannot issue a state license or NPN, open CMS systems, complete Marketplace registration, certify an agent for a state exchange, or create an issuer appointment.

RETURNING-AGENT ROUTE

Renew every layer of the annual record

CMS says PY2026 Individual Marketplace completion controls eligibility for the shorter PY2027 returning-agent training. A portal account, older-year completion, license, or issuer contract alone does not establish eligibility.

- [] **Preserve the account.** Recover the existing CMS Enterprise Portal user ID and multifactor access; do not create a duplicate because a new plan year is approaching.

- [] **Audit license and NPN.** Recheck resident and nonresident authority, NPN, and name against current official records.

- [] **Update the profile.** Review contact, business, NPN, role, and relationship information when the official system opens.

- [] **Complete assigned PY2027 work.** Take the shorter training if the system confirms eligibility, plus any optional review modules that are useful, and finish every required item.

- [] **Execute current agreements.** Accept the assigned annual privacy, security, and Marketplace agreements.

- [] **Verify current completion.** Keep the official completion evidence and check the current-year Registration Completion List before assisting consumers.

[Open the English returning-agent guide](#)

EXCHANGE, CALENDAR, AND OPERATIONS

The correct portal depends on state and plan year

MARKETPLACE MODEL	STARTING SOURCE	REQUIRED CHECK
Federally-facilitated Marketplace	CMS registration page and Enterprise Portal	Complete the assigned PY2027 federal process once available
State-based exchange on the federal platform	CMS plus the official state exchange agent page	Separate federal and state steps
State-based exchange	The exchange's official agent or broker portal	Complete its current certification, agreements, account, and deadlines

Federal-platform PY2027 open enrollment
CMS finalized November 1 through December 15, 2026 for PY2027 coverage on exchanges using the federal platform, with January 1 coverage for enrollments during that window. State exchange dates can differ within federal parameters. Training availability is a different date.

Ready-to-assist operating checks

- [] Issuer, agency, employer, direct-enrollment, or web-broker relationships and permissions are active.
- [] Appointments where applicable, product access, compensation terms, and required issuer training are confirmed.
- [] The current CMS or exchange consent procedure is documented before accessing information or assisting with an application.
- [] Approved systems protect consumer data and support review, authorization, retention, and incident procedures.
- [] A current official completion record has been verified for every applicable exchange and organization.

State and organization routing notes

READINESS RECORD

Final go / hold decision and official sources

CONTROL	GO	HOLD	OWNER
License and NPN	☐	☐	☐
Correct exchange	☐	☐	☐
Annual training	☐	☐	☐
Annual agreements	☐	☐	☐
Completion record	☐	☐	☐
Issuer or organization access	☐	☐	☐
Consent and privacy workflow	☐	☐	☐

OFFICIAL SOURCES

Primary references

1. CMS: Marketplace agent and broker registration and training
[Open official source](#)
2. HealthCare.gov: Five-step agent and broker quick-start guide
[Open official source](#)
3. NIPR: State licensing requirements
[Open official source](#)
4. CMS: State-based exchange directory and PY2027 transitions
[Open official source](#)
5. CMS: States by Marketplace type for Plan Year 2026
[Open official source](#)
6. CMS: 2025 Marketplace Integrity and Affordability Final Rule fact sheet
[Open official source](#)
7. Data.HealthCare.gov: FFM registration status lists
[Open official source](#)

Build fluency while following the official process

Explore NHP University's supplemental insurance education, then complete every credential, agreement, and authorization through the responsible regulator, exchange, issuer, or organization.

[Explore the NHP course catalog](#)